



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name FIRST CITIZENS BANCSHARES, INC.

City/State RALEIGH, NC

Bank Holding Company Information

Federal Reserve District: 5

Consolidated Assets (\$000): 108,596,694

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST CITIZENS BANCSHARES, INC.

4300 SIX FORKS ROAD

RALEIGH, NC 27609

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	109,145,544	51,321,196	54,908,294	45,893,796	37,167,724
Net income (\$000)	270,965	147,316	547,459	491,723	457,371
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.38	2.55	33	2.65	2.67	47	2.54	2.60	41	3.03	2.77	69	3.54	3.01	77
+ Non-interest income	3.29	0.97	95	1.22	1.13	60	1.16	1.04	61	1.17	1.21	56	1.43	1.32	65
- Overhead expense	3.15	2.18	87	2.67	2.28	76	2.61	2.17	83	2.91	2.57	72	3.36	2.69	81
- Provision for credit losses	1.70	0.04	98	-0.10	-0.12	43	-0.07	-0.09	50	0.13	0.51	8	0.08	0.15	35
+ Securities gains (losses)	0	0	43	0.07	0.01	94	0.06	0.01	95	0.13	0.02	96	0.02	0.01	83
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	0.82	1.35	13	1.50	1.78	30	1.28	1.66	19	1.35	1.04	72	1.60	1.56	52
Net operating income	0.99	1.03	45	1.15	1.36	32	1	1.26	22	1.07	0.81	74	1.23	1.19	50
Net income	0.99	1.02	45	1.15	1.35	33	1	1.26	22	1.07	0.82	73	1.23	1.19	50
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18				1.17
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.72	2.96	33	2.93	3.18	31	2.81	3.06	29	3.44	3.55	37	4.04	4.41	27
Interest expense	0.23	0.20	70	0.13	0.29	17	0.12	0.25	19	0.22	0.52	10	0.27	1.08	2
Net interest income (tax equivalent)	2.49	2.75	28	2.80	2.88	42	2.70	2.80	37	3.22	3.01	60	3.77	3.33	68
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	1.71	0.09	98	0.03	0.16	28	0.03	0.11	29	0.07	0.27	24	0.11	0.21	43
Earnings coverage of net loan and lease losses (X)	2.29	38.54	21	67.08	25.70	81	73.98	39.72	77	30.12	22.91	74	20.77	24.40	61
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.29	1.20	63	0.63	1.49	6	0.55	1.23	9	0.68	1.58	8	0.78	0.83	46
Allowance for loan and lease losses / Total loans and leases	1.29	1.17	64	0.63	1.47	6	0.55	1.20	9	0.68	1.55	8	0.78	0.81	48
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.89	0.47	88	0.73	0.70	60	0.49	0.49	54	0.74	0.71	58	0.58	0.57	53
30–89 days past due loans and leases / Total loans and leases	0.49	0.32	80	0.28	0.33	53	0.21	0.32	40	0.38	0.39	59	0.57	0.43	76
Liquidity and Funding															
Net noncore funding dependence	-6.11	-1.97	34	-15.34	-0.51	11	-17.94	-2.33	8	-8.70	3.20	13	-0.70	14.45	12
Net short-term noncore funding dependence	-9.52	-6.65	31	-17.52	-6.88	16	-19.71	-7.71	16	-11.23	-4.76	23	-2.39	3.38	25
Net loans and leases / Total assets	59.63	59.31	51	61.40	60.99	47	55.38	58.67	38	65.44	61.58	57	72.13	63.77	69
Capitalization															
Tier 1 leverage ratio	9.55	9.06	68	7.84	9.15	11	7.59	8.98	16	7.86	9.13	12	8.81	9.76	26
Holding company equity capital / Total assets	9.73	10.29	41	8.02	10.72	13	8.12	10.71	13	8.47	11.16	13	9	12.43	9
Total equity capital (including minority interest) / Total assets	9.73	10.40	39	8.02	10.85	11	8.12	10.82	12	8.47	11.29	12	9	12.57	7
Common equity tier 1 capital / Total risk-weighted assets	11.34	12.21	37	11	12.57	24	11.50	12.42	37	10.61	12.38	25	10.86	12.17	28
Net loans and leases / Equity capital (X)	6.13	5.82	57	7.66	5.73	84	6.82	5.53	77	7.73	5.58	85	8.01	5.21	90
Cash dividends / Net income	6.01	33.45	11	6.28	23.13	17	6.76	28.27	12	6.25	42.30	12	3.88	33.12	9
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	101.45	9.35	99	29.61	16.49	81	16.72	10.50	77	25.44	16.68	77	12.47	9.26	73
Equity capital	144.58	4.03	98	9.19	9.13	66	12.01	7.46	80	17.93	6.99	86	2.79	10.49	21
Net loans and leases	95.64	6.29	97	13.71	7.22	76	-1.23	3.36	35	13.82	9.07	74	13.33	9.10	75
Noncore funding	150.26	-10.65	98	-9.86	-25.09	70	-7.61	-14.79	63	-0.65	-12.18	65	55.07	6.59	90
Parent Company Ratios															
Short-term debt / Equity capital	0.61	0.49	82	0	0.52	41	1.43	0.57	81	0	0.77	38	1.12	1.02	80
Long-term debt / Equity capital	3.29	11.08	31	9.84	11.33	55	7.33	10.95	50	10.14	13.56	55	2.69	13.04	34
Equity investment in subsidiaries / Equity capital	102.78	103.47	54	108.73	102.85	81	105.35	103.22	67	109.35	102.81	84	105.06	103.22	60
Cash from ops + noncash items + op expense / Op expense + dividends	129.12	125.04	56	151.38	98.58	71	264.93	154.48	86	381.45	147.24	95	422.97	190.27	91

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	578,718	318,146	1,277,491	1,308,803	1,184,270	81.90	164.32
Income from lease financing receivables.....	42,352	4,877	17,322	23,917	33,036	768.40	451.39
Fully taxable income on loans and leases.....	621,046	322,986	1,294,734	1,332,488	1,216,986	92.28	174.27
Tax-exempt income on loans and leases.....	24	37	79	232	320	-35.14	-87.76
Estimated tax benefit on income on loans and leases.....	30	619	2,374	1,865	3,560	-95.15	-97.58
Income on loans and leases (tax equivalent).....	621,100	323,642	1,297,187	1,334,585	1,220,866	91.91	172.57
Investment interest income (tax equivalent).....	82,819	30,847	145,193	144,999	159,544	168.48	178.37
Interest on balances due from depository institutions.....	5,293	1,453	11,004	7,038	27,172	264.28	18.31
Interest income on other earning assets.....	1,103	0	2,425	0	0		55050.00
Total interest income (tax equivalent).....	710,315	355,942	1,455,809	1,486,622	1,407,582	99.56	171.01
Interest on time deposits of \$250K or more	1,467	1,017	3,872	8,360	9,752	44.25	171.16
Interest on time deposits < \$250K.....	8,856	3,560	12,710	28,641	35,469	148.76	453.50
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	28,791	4,216	16,657	29,635	31,034	582.90	1154.51
Interest on other borrowings and trading liabilities.....	14,310	3,481	13,851	17,290	14,745	311.09	139.54
Interest on subordinated debt and mandatory convertible securities	7,835	3,397	13,586	11,931	1,642	130.64	7433.65
Total interest expense.....	61,259	15,671	60,676	95,857	92,642	290.91	482.64
Net interest income (tax equivalent).....	649,056	340,271	1,395,133	1,390,765	1,314,940	90.75	157.99
Non-interest income.....	898,253	156,365	639,629	535,826	532,245	474.46	614.25
Adjusted operating income (tax equivalent)	1,547,309	496,636	2,034,762	1,926,591	1,847,185	211.56	310.05
Overhead expense.....	860,688	342,103	1,435,761	1,337,409	1,247,865	151.59	227.52
Provision for credit losses.....	464,170	-12,217	-37,834	58,352	31,441		5539.29
Securities gains (losses)	0	9,207	33,119	60,253	7,115	-100.00	
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	225,044	191,968	704,035	620,478	595,619	17.23	111.70
Applicable income taxes	-45,951	44,033	154,202	126,159	134,677		
Tax equivalent adjustments	30	619	2,374	2,596	3,571	-95.15	-97.58
Applicable income taxes (tax equivalent).....	-45,921	44,652	156,576	128,755	138,248		
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	270,965	147,316	547,459	491,723	457,371	83.93	300.71
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	270,965	147,316	547,459	491,723	457,371	83.93	300.71
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	270,965	147,316	547,459	491,723	457,371	83.93	300.71
Investment securities income (tax equivalent).....	82,819	30,847	145,193	144,999	159,544	168.48	178.37
US Treasury and agency securities (excluding mortgage-backed securities)	13,352	2,031	8,721	11,278	35,491	557.41	209.36
Mortgage-backed securities	60,588	20,605	103,533	108,605	114,819	194.05	149.11
All other securities	8,879	8,211	32,939	25,116	9,234	8.14	697.75
Cash dividends declared.....	16,279	9,250	36,999	30,750	17,725	75.99	351.82
Common	8,831	4,614	18,455	16,688	17,725	91.40	145.10
Preferred.....	7,448	4,636	18,544	14,062	0	60.66	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.60	2.75	36	2.77	2.96	36	2.65	2.85	32	3.24	3.27	48	3.79	4	32
Less: Interest expense	0.22	0.19	71	0.12	0.27	17	0.11	0.23	19	0.21	0.48	12	0.25	0.98	3
Equals: Net interest income (tax equivalent)	2.38	2.55	33	2.65	2.67	47	2.54	2.60	41	3.03	2.77	69	3.54	3.01	77
Plus: Non-interest income	3.29	0.97	95	1.22	1.13	60	1.16	1.04	61	1.17	1.21	56	1.43	1.32	65
Equals: adjusted operating income (tax equivalent)	5.67	3.56	93	3.87	3.87	60	3.71	3.70	55	4.20	4.04	63	4.97	4.41	79
Less: Overhead expense	3.15	2.18	87	2.67	2.28	76	2.61	2.17	83	2.91	2.57	72	3.36	2.69	81
Less: Provision for credit losses	1.70	0.04	98	-0.10	-0.12	43	-0.07	-0.09	50	0.13	0.51	8	0.08	0.15	35
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	0.07	0.01	94	0.06	0.01	95	0.13	0.02	96	0.02	0.01	83
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	0.82	1.35	13	1.50	1.78	30	1.28	1.66	19	1.35	1.04	72	1.60	1.56	52
Less: Applicable income taxes (tax equivalent)	-0.17	0.31	1	0.35	0.40	32	0.29	0.38	20	0.28	0.23	63	0.37	0.36	50
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.99	1.03	45	1.15	1.36	32	1	1.26	22	1.07	0.81	74	1.23	1.19	50
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	0.99	1.02	45	1.15	1.35	33	1	1.26	22	1.07	0.82	73	1.23	1.19	50
Memo: Net income (last four quarters)	0.97	1.17	26	1.20	1.07	64	1	1.26	22	1.07	0.82	73	1.23	1.19	50
Net income—BHC and noncontrolling (minority) interest	0.99	1.04	43	1.15	1.37	33	1	1.27	20	1.07	0.83	73	1.23	1.20	50
Margin Analysis															
Average earning assets / Average assets	95.55	93.16	79	94.75	93.08	69	94.25	93.08	65	94.18	92.32	72	93.82	91.05	79
Average interest-bearing funds / Average assets	46.18	60.43	6	54.59	62.97	17	53.76	61.99	17	54.49	64.06	12	55.76	65.57	14
Interest income (tax equivalent) / Average earning assets	2.72	2.96	33	2.93	3.18	31	2.81	3.06	29	3.44	3.55	37	4.04	4.41	27
Interest expense / Average earning assets	0.23	0.20	70	0.13	0.29	17	0.12	0.25	19	0.22	0.52	10	0.27	1.08	2
Net interest income (tax equivalent) / Average earning assets	2.49	2.75	28	2.80	2.88	42	2.70	2.80	37	3.22	3.01	60	3.77	3.33	68
Yield or Cost															
Total loans and leases (tax equivalent)	3.87	3.88	55	3.91	4.05	44	3.95	4.01	45	4.22	4.27	50	4.58	5.09	20
Interest-bearing bank balances	0.23	0.18	83	0.10	0.10	44	0.14	0.14	58	0.28	0.27	58	2.27	2.04	65
Federal funds sold and reverse repos		0.28			0.26			0.25		0	0.68	7		2.44	
Trading assets		0.43			0.39			0.45			0.60			0.99	
Total earning assets	2.72	2.93	33	2.92	3.15	34	2.81	3.04	30	3.43	3.51	40	4.03	4.36	29
Investment securities (tax equivalent)	1.70	1.78	44	1.28	1.84	13	1.38	1.77	21	1.62	2.25	10	2.31	2.76	14
US Treasury and agency securities (excluding mortgage-backed securities)	1.26	1.09	66	3.06	1.30	94	1.17	1.14	50	1.41	1.75	33	3.45	2.32	89
Mortgage-backed securities	1.65	1.67	48	0.89	1.60	3	1.06	1.57	7	1.36	2.05	3	2.04	2.61	3
All other securities	4.06	2.75	85	5.61	2.93	93	5.57	2.81	92	5.56	3.24	93	4.82	4.06	79
Interest-bearing deposits	0.24	0.16	74	0.14	0.26	26	0.12	0.21	29	0.29	0.53	19	0.39	1.10	7
Time deposits of \$250K or more	0.54	0.48	60	0.65	0.82	37	0.64	0.66	50	1.12	1.42	24	1.42	1.96	14
Time deposits < \$250K	0.74	0.44	85	0.65	0.78	43	0.62	0.62	55	1.10	1.36	23	1.35	1.82	20
Other domestic deposits	0.27	0.13	88	0.07	0.17	20	0.07	0.15	22	0.15	0.36	13	0.19	0.93	1
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0.15	0.16	59	0.21	0.18	74	0.20	0.17	75	0.25	0.62	19	0.38	1.86	13
Other borrowed funds and trading liabilities	1.70	1.14	72	1.27	1.38	47	1.29	1.27	51	1.46	1.50	50	2.73	2.38	68
All interest-bearing funds	0.49	0.31	83	0.22	0.42	19	0.21	0.37	22	0.38	0.74	12	0.45	1.49	3

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	898,253	156,365	639,629	535,826	532,245
Fiduciary activities income	17,464	15,544	62,188	51,379	49,074
Service charges on deposit accounts - domestic	29,450	21,536	94,756	87,662	105,191
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	19,206	17,657	70,922	54,636	53,112
Insurance activities revenue.....	12,189	4,521	17,401	16,512	14,429
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	3,300	3,395	4,541	-2,225	3,538
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	10,274	12,137	34,605	25,633	11,492
Other non-interest income.....	806,370	81,575	355,216	302,229	295,409
Total overhead expenses	860,688	342,103	1,435,761	1,337,409	1,247,865
Personnel expense.....	461,705	183,555	758,853	722,264	671,613
Net occupancy expense.....	65,346	41,533	163,452	167,742	160,750
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	5,982	3,328	11,860	15,391	16,881
Other operating expenses.....	327,655	113,687	501,596	432,012	398,621
Fee income on mutual funds and annuities.....	9,975	9,665	38,355	33,328	32,750
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	10,370	6,570	6,707	6,600	6,999
Average personnel expense per employee.....	44.52	27.94	113.14	109.43	95.96
Average assets per employee.....	10,525.12	7,811.45	8,186.71	6,953.61	5,310.43

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	1.11	2.26	42	6.18	2.10	88	6	2.17	87	6.22	2.02	87	6.15	2.72
Overhead expenses / Net Interest Income + non-interest income	55.63	61.09	30	68.97	59.31	85	70.64	59.28	90	69.51	62.28	79	67.69	61.29
Percent of Average Assets														
Total overhead expense	3.15	2.18	87	2.67	2.28	76	2.61	2.17	83	2.91	2.57	72	3.36	2.69
Personnel expense.....	1.69	1.21	89	1.43	1.28	67	1.38	1.21	71	1.57	1.30	78	1.81	1.41
Net occupancy expense.....	0.24	0.23	55	0.32	0.24	81	0.30	0.23	77	0.37	0.26	86	0.43	0.28
Other operating expenses.....	1.22	0.71	89	0.91	0.73	79	0.94	0.72	83	0.97	0.94	69	1.12	0.97
Overhead less non-interest income	-0.14	1.18	5	1.45	1.10	81	1.45	1.10	81	1.75	1.25	81	1.93	1.32
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	55.62	60.59	31	68.88	58.69	86	70.56	58.83	90	69.42	61.82	80	67.55	60.64
Personnel expense.....	29.84	33.94	28	36.96	33.28	71	37.29	32.93	70	37.49	32.36	81	36.36	32.39
Net occupancy expense.....	4.22	6.43	19	8.36	6.42	78	8.03	6.23	79	8.71	6.58	81	8.70	6.52
Other operating expenses.....	21.56	19.35	72	23.56	18.45	80	25.23	19.18	88	23.22	22.28	70	22.49	21.20
Total non-interest income	58.05	26.24	91	31.48	28.42	63	31.44	27.67	63	27.81	28.83	55	28.81	29.23
Fiduciary activities income	1.13	2.31	44	3.13	2.15	68	3.06	2.20	67	2.67	2.09	65	2.66	1.97
Service charges on domestic deposit accounts	1.90	3.51	28	4.34	3.21	72	4.66	3.27	74	4.55	3.27	73	5.69	3.88
Trading revenue.....	0	0.53	34	0	0.97	24	0	0.62	27	0	1.28	25	0	1.18
Investment banking fees and commissions.....	1.24	2.33	45	3.56	2.51	75	3.49	2.58	75	2.84	2.46	71	2.88	3.54
Insurance activities revenue.....	0.79	0.38	80	0.91	0.38	81	0.86	0.36	81	0.86	0.41	79	0.78	0.47
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02
Net servicing fees	0.21	1.49	42	0.68	0.99	64	0.22	0.60	49	-0.12	0.01	22	0.19	0.28
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	0.66	1.74	38	2.44	3.74	48	1.70	3.30	41	1.33	3.92	41	0.62	1.86
Other non-interest income.....	52.11	8.92	98	16.43	8.65	87	17.46	9.27	86	15.69	9.65	82	15.99	10.04
Overhead less non-interest income	-2.43	33.42	5	37.40	29.66	71	39.13	30.52	75	41.61	31.93	75	38.74	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....	-20.42	20.83	0	22.94	21.04	68	21.90	21.18	57	20.33	18.63	57	22.61	20.56
Applicable income tax + TE / Pretax net operating income + TE	-20.41	22.92	0	23.26	22.74	57	22.24	22.67	41	20.75	21.18	39	23.21	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	39,095,325	23,778,795	24,383,140	23,683,019	22,445,262	64.41	131.93	
Commercial and industrial loans	18,150,150	6,606,627	4,960,965	6,164,892	3,461,899	174.73	727.63	
Loans to individuals	1,871,914	1,810,592	1,879,398	1,808,774	1,781,140	3.39	30.78	
Loans to depository institutions and acceptances of other banks	5,120	0	0	0	0			
Agricultural loans	233,654	200,970	206,541	237,938	208,915	16.26	112.17	
Other loans and leases	6,249,157	913,201	1,040,219	1,022,189	1,052,149	584.31	357.70	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	65,605,320	33,310,185	32,470,263	32,916,812	28,949,365	96.95	198.80	
Less: Allowance for loan and lease losses	848,280	210,651	178,493	224,314	225,141	302.69	283.94	
Net loans and leases	64,757,040	33,099,534	32,291,770	32,692,498	28,724,224	95.64	197.93	
Debt securities that reprice or mature in over 1 year	18,486,708	9,169,294	12,229,088	8,537,338	5,898,188	101.62	186.03	
Mutual funds and equity securities	99,953	106,886	97,528	91,680	82,333	-6.49	6.03	
Subtotal	83,343,701	42,375,714	44,618,386	41,321,516	34,704,745	96.68	194.57	
Interest-bearing bank balances	9,288,939	7,590,764	9,116,668	4,349,592	1,138,840	22.37	239.44	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	878,180	943,920	781,784	1,291,631	1,161,486	-6.96	56.15	
Trading assets	0	0	0	0	0			
Total earning assets	93,510,820	50,910,398	54,516,838	46,962,739	37,005,071	83.68	196.00	
Non-interest-bearing cash and due from depository institutions	523,228	410,495	337,814	362,048	376,719	27.46	4.17	
Premises, fixed assets, and leases	1,666,805	1,154,182	1,220,434	1,182,283	1,164,052	44.41	48.31	
Other real estate owned	43,123	48,512	39,328	50,890	46,591	-11.11	-23.66	
Investment in unconsolidated subsidiaries	100,396	3,976	3,976	3,976	3,976	2425.05	2570.82	
Intangible and other assets	12,752,324	1,381,043	2,189,750	1,395,744	1,228,087	823.38	1622.99	
Total assets	108,596,694	53,908,606	58,308,140	49,957,680	39,824,496	101.45	219.23	
Quarterly average assets	109,145,544	51,321,196	58,096,551	49,448,146	38,318,696	112.67	225.42	
Average loans and leases (YTD)	64,218,447	33,086,656	32,862,082	31,598,361	26,649,692	94.09	192.55	
Memoranda								
Loans held-for-sale	81,778	129,334	98,741	124,837	67,869	-36.77	63.71	
Loans not held-for-sale	65,523,542	33,180,851	32,371,522	32,791,975	28,881,496	97.47	199.11	
Real estate loans secured by 1–4 family	13,260,525	7,834,370	7,725,394	7,955,833	7,970,076	69.26	124.16	
Commercial real estate loans	25,589,352	15,703,741	16,412,178	15,486,328	14,265,213	62.95	137.21	
Construction and land development	2,988,168	1,370,495	1,517,899	1,347,068	1,391,636	118.04	221.98	
Multifamily	2,350,675	290,085	293,403	315,939	348,071	710.34	919.77	
Nonfarm nonresidential	20,250,509	14,043,161	14,600,876	13,823,321	12,525,506	44.20	110.30	
Real estate loans secured by farmland	245,447	240,684	245,568	240,858	209,973	1.98	60.35	
Total investment securities	19,464,841	10,220,100	13,108,400	9,920,649	7,142,007	90.46	173.38	
U.S. Treasury securities	2,401,716	0	2,004,970	499,933	409,999		48.42	
US agency securities (excluding mortgage-backed securities)	1,747,128	264,517	221,987	279,083	269,899	560.50	3232.37	
Municipal securities	0	0	0	0	118,227			
Mortgage-backed securities	14,336,238	9,245,837	10,175,380	8,446,674	6,059,983	55.06	170.80	
Asset-backed securities	0	0	0	0	0			
Other debt securities	879,806	602,860	608,535	603,279	201,566	45.94	1339.94	
Mutual funds and equity securities	99,953	106,886	97,528	91,680	82,333	-6.49	6.03	
Available-for-sale securities	9,295,240	7,307,122	9,203,427	7,014,243	7,059,674	27.21	30.55	
U.S. Treasury securities	1,931,087	0	2,004,970	499,933	409,999		19.34	
US agency securities (excluding mortgage-backed securities)	205,335	264,517	221,987	279,083	269,899	-22.37	291.64	
Municipal securities	0	0	0	0	118,227			
Mortgage-backed securities	6,572,686	6,439,745	6,367,935	5,631,948	6,059,983	2.06	24.16	
Asset-backed securities	0	0	0	0	0			
Other debt securities	586,132	602,860	608,535	603,279	201,566	-2.77	859.30	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-617,406	-33,117	-49,803	21,517				
Available-for-sale securities appreciation (depreciation)	-430,423	36,570	-11,792	102,278	7,522			
Structured notes, fair value	0	31,643	0	31,100	4,750	-100.00		
Pledged securities	5,888,381	4,742,315	5,742,926	4,544,331	3,842,619	24.17	17.64	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	25,867,342	20,515,142	21,404,808	18,014,029	12,926,796	26.09	139.57
NOW, ATS and transaction accounts	4,544,088	3,572,265	4,390,240	4,043,074	4,463,950	27.20	22.07
Time deposits less brokered deposits < \$250K	6,408,085	2,119,629	1,900,409	2,232,028	2,945,556	202.32	186.42
MMDA and other savings accounts	51,941,887	20,512,109	23,129,006	18,484,657	13,202,135	153.23	343.39
Other non-interest-bearing deposits		0	0	0	0	0	
Core deposits	88,761,402	46,719,145	50,824,463	42,773,788	33,538,437	89.99	211.75
Time deposits of \$250K or more	1,591,329	607,189	579,521	652,912	820,218	162.08	210.77
Foreign deposits	219	0	0	0	0	0	
Federal funds purchased and repos	616,286	680,705	589,101	641,487	442,956	-9.46	-13.26
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	73,365	10,000	82,734	10,000	357,273	633.65	-16.78
Other borrowings w/remaining maturity over 1 year	1,543,799	723,173	634,080	733,645	363,230	113.48	162.59
Brokered deposits < \$250K	1,244,507	4,663	2,110	4,909	72,581	26588.98	6560.82
Noncore funding	5,069,505	2,025,730	1,887,546	2,042,953	2,056,258	150.26	164.41
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	1,058,445	497,153	477,564	504,518	163,412	112.90	675.32
Other liabilities	3,137,851	345,178	381,326	407,153	480,205	809.05	700.77
Total liabilities	98,027,203	49,587,206	53,570,899	45,728,412	36,238,312	97.69	217.06
Equity Capital							
Perpetual preferred stock (including surplus)	880,849	339,937	339,937	339,937	0	159.12	
Common stock	16,001	9,816	9,816	9,816	10,629	63.01	33.23
Common surplus	5,344,243	0	0	0	44,081		711.06
Retained earnings	4,633,718	4,005,318	4,377,712	3,867,252	3,658,197	15.69	82.38
Accumulated other comprehensive income	-305,320	-33,671	9,776	12,263	-126,723		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	10,569,491	4,321,400	4,737,241	4,229,268	3,586,184	144.58	240.87
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	10,569,491	4,321,400	4,737,241	4,229,268	3,586,184	144.58	240.87
Total liabilities and capital	108,596,694	53,908,606	58,308,140	49,957,680	39,824,496	101.45	219.23
Memoranda							
Non-interest-bearing deposits	25,867,561	20,515,142	21,404,808	18,014,029	12,926,796	26.09	139.57
Interest-bearing deposits	65,729,896	26,815,855	30,001,286	25,417,580	21,504,440	145.12	261.05
Total deposits	91,597,457	47,330,997	51,406,094	43,431,609	34,431,236	93.53	215.82
Long-term debt that reprices within 1 year	15,364	78,550	67,825	82,125	96,425	-80.44	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,737,241	4,229,268	4,229,268	3,586,184	3,488,954		
Accounting restatements	0	0	0	36,943	0		
Net income	270,965	147,316	547,459	491,723	457,371		
Net sale of new perpetual preferred stock	0	0	0	339,937	0		
Net sale of new common stock	9,221	0	0	-333,755	-450,880		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	5,873,663	0	0	0	0		
Less: Dividends declared	16,279	9,250	36,999	30,750	17,725		
Change in other comprehensive income	-305,320	-45,934	-2,487	138,986	108,464		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	10,569,491	4,321,400	4,737,241	4,229,268	3,586,184		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	36	37.11	45	44.11	36.10	67	41.82	36.25	61	47.41	36.22	74	56.36	37.78	83
Commercial and industrial loans	16.71	10.78	80	12.26	13.88	47	8.51	10.76	42	12.34	13.52	44	8.69	12.02	34
Loans to individuals	1.72	3.61	54	3.36	3.42	62	3.22	3.36	64	3.62	3.40	63	4.47	4.20	63
Loans to depository institutions and acceptances of other banks	0	0.02	77	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.22	0.17	72	0.37	0.19	77	0.35	0.18	78	0.48	0.19	81	0.52	0.24	80
Other loans and leases.....	5.75	4.19	69	1.69	4.29	29	1.78	4.47	28	2.05	4.63	27	2.64	5.01	36
Net loans and leases.....	59.63	59.31	51	61.40	60.99	47	55.38	58.67	38	65.44	61.58	57	72.13	63.77	69
Debt securities over 1 year.....	17.02	19.47	42	17.01	16.70	57	20.97	19.46	59	17.09	15.55	59	14.81	14.60	53
Mutual funds and equity securities	0.09	0.06	71	0.20	0.06	85	0.17	0.06	85	0.18	0.05	86	0.21	0.06	88
Subtotal	76.75	80.04	28	78.61	78.43	39	76.52	79.22	32	82.71	78.16	63	87.14	79.65	73
Interest-bearing bank balances	8.55	7.18	66	14.08	9.08	82	15.64	8.50	83	8.71	7.51	62	2.86	3.06	57
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.81	1.65	38	1.75	1.59	66	1.34	1.56	59	2.59	1.68	77	2.92	1.91	75
Trading assets	0	0.52	20	0	0.56	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	86.11	91.28	4	94.44	91.48	82	93.50	91.77	71	94	91.05	86	92.92	89.53	82
Non-interest cash and due from depository institutions.....	0.48	0.96	14	0.76	1	33	0.58	0.82	27	0.72	1.07	24	0.95	1.14	34
Other real estate owned.....	0.04	0.01	87	0.09	0.02	91	0.07	0.01	93	0.10	0.02	92	0.12	0.03	92
All other assets.....	13.41	7.70	96	4.80	7.44	19	5.92	7.35	30	5.27	7.82	20	6.13	9.27	17
Memoranda															
Short-term investments	9.36	10.28	56	15.83	11.92	73	16.98	11.47	76	11.29	11.17	58	5.78	7.63	54
U.S. Treasury securities.....	2.21	1.80	70	0	0.98	13	3.44	1.47	80	1	0.84	75	1.03	1.03	64
US agency securities (excluding mortgage-backed securities)	1.61	0.79	78	0.49	0.73	57	0.38	0.82	52	0.56	0.63	62	0.68	0.54	65
Municipal securities	0	1.72	6	0	1.77	7	0	1.73	6	0	1.69	8	0.30	1.34	34
Mortgage-backed securities	13.20	14.04	51	17.15	12.38	73	17.45	14.14	67	16.91	11.75	75	15.22	11.44	73
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.81	0.55	68	1.12	0.46	76	1.04	0.53	76	1.21	0.42	82	0.51	0.39	70
Loans held-for-sale.....	0.08	0.40	40	0.24	0.46	47	0.17	0.55	49	0.25	0.52	41	0.17	0.39	45
Loans held for investment	60.34	59.15	51	61.55	61.15	45	55.52	58.06	38	65.64	61.72	55	72.52	63.50	74
Real estate loans secured by 1–4 family	12.21	11.67	57	14.53	11.69	64	13.25	11.46	62	15.93	11.91	66	20.01	13.29	75
Revolving	1.69	1.40	61	3.66	1.51	92	3.12	1.42	85	4.18	1.66	93	5.98	2.07	95
Closed-end, secured by first liens	10.38	9.94	57	10.61	9.76	58	9.91	9.67	58	11.42	9.81	60	13.45	10.69	69
Closed-end, secured by junior liens	0.13	0.17	60	0.27	0.21	76	0.22	0.17	76	0.33	0.22	78	0.58	0.28	84
Commercial real estate loans	23.56	23.42	51	29.13	22.27	64	28.15	22.69	64	31	22.22	68	35.82	22.23	80
Construction and land development	2.75	3.49	45	2.54	3.32	44	2.60	3.34	45	2.70	3.40	46	3.49	3.44	57
Multifamily	2.16	3.52	42	0.54	3.21	13	0.50	3.57	14	0.63	3.12	17	0.87	3.01	23
Nonfarm nonresidential	18.65	15.11	62	26.05	14.77	88	25.04	14.57	84	27.67	14.72	89	31.45	14.69	95
Real estate loans secured by farmland	0.23	0.33	64	0.45	0.33	71	0.42	0.30	69	0.48	0.33	72	0.53	0.36	73

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	59.59	61.87	37	71.39	57.91	73	75.09	61.05	69	71.95	57.15	76	77.53	57.46	80
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	20.21	20.07	51	23.52	19.43	61	23.79	19.86	64	24.17	19.43	64	27.53	20.75	71
Real estate loans secured by 1–4 family.....	2.80	2.35	59	5.92	2.45	93	5.60	2.43	90	6.34	2.64	93	8.23	3.15	95
Revolving	17.41	17.49	52	17.60	16.76	58	18.19	17.24	59	17.83	16.59	57	19.31	17.39	62
Closed-end.....	39	38.39	46	47.14	35.36	70	50.55	37.86	69	47.05	34.63	72	49.28	33.52	78
Construction and land development.....	4.55	5.82	48	4.11	5.29	44	4.67	5.65	48	4.09	5.26	46	4.81	5.09	55
1–4 family.....	0.54	1.29	46	0.72	1.05	52	0.86	1.18	57	0.77	0.93	53	0.90	0.94	60
Other.....	4.01	4.49	49	3.40	4.21	44	3.81	4.40	47	3.33	4.19	45	3.91	4.02	55
Multifamily.....	3.58	5.66	42	0.87	5.08	9	0.90	5.78	9	0.96	4.96	13	1.20	4.69	16
Nonfarm nonresidential	30.87	25	62	42.16	23.47	94	44.97	24.56	93	41.99	22.93	94	43.27	22.15	95
Owner-occupied.....	18.44	8.44	91	30.43	7.93	99	32.84	8.29	99	30.34	7.68	99	31.47	7.72	99
Other.....	12.43	16.32	34	11.73	15.25	32	12.13	15.94	35	11.66	14.95	34	11.80	14.34	41
Real estate loans secured by farmland.....	0.37	0.59	64	0.72	0.56	70	0.76	0.54	69	0.73	0.54	72	0.73	0.55	72
Loans to depository institutions and acceptances of other banks.....	0.01	0.03	76	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	27.67	18.81	80	19.83	23.16	42	15.28	18.86	46	18.73	22.17	38	11.96	19.53	25
Loans to individuals	2.85	6.52	54	5.44	6.02	62	5.79	6.24	63	5.49	6.13	62	6.15	7.13	61
Credit card loans	0.42	0.51	71	0.81	0.50	79	0.87	0.53	80	0.89	0.65	77	1.14	0.81	76
Agricultural loans.....	0.36	0.31	71	0.60	0.33	79	0.64	0.34	78	0.72	0.32	80	0.72	0.37	79
Other loans and leases.....	9.53	8.03	65	2.74	8.05	29	3.20	8.75	27	3.11	9.09	29	3.63	9.85	34
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	348.28	395.39	38	565.11	382.51	86	534.84	391.81	79	580.41	381.27	86	628.82	391.26	90
Real estate loans secured by 1–4 family.....	118.13	125.02	47	186.19	124.29	75	169.46	126.06	74	194.98	125.03	79	223.29	138.18	79
Revolving	16.39	14.84	58	46.84	16.14	93	39.89	15.44	93	51.15	17.42	95	66.71	21.26	95
Closed-end.....	101.74	108.83	50	139.35	106.79	69	129.57	108.85	69	143.83	106.14	69	156.57	115.20	74
Commercial real estate loans	227.96	249.33	44	373.20	237.40	84	360	245.88	79	379.53	234.65	84	399.65	229.44	88
Construction and land development.....	26.62	36.95	43	32.57	35.26	48	33.29	35.95	50	33.01	35.62	52	38.99	34.95	58
1–4 family.....	3.16	8.02	47	5.69	6.84	52	6.14	7.42	56	6.18	6.34	57	7.31	6.61	61
Other.....	23.46	28.49	44	26.88	28.01	50	27.15	28.11	50	26.84	28.16	51	31.68	27.32	59
Multifamily.....	20.94	37.99	39	6.89	34.02	14	6.44	38.66	13	7.74	32.74	17	9.75	31.04	25
Nonfarm nonresidential	180.40	160.85	58	333.74	157.71	95	320.27	158.05	90	338.77	155.06	95	350.91	152.10	95
Owner-occupied.....	107.75	53.96	87	240.87	52.99	99	233.88	52.99	99	244.73	52.37	99	255.21	53.07	99
Other.....	72.65	105.37	32	92.87	102.29	44	86.39	102.54	38	94.04	100.54	45	95.70	97.41	49
Real estate loans secured by farmland.....	2.19	3.46	64	5.72	3.50	74	5.39	3.22	73	5.90	3.44	75	5.88	3.60	75
Loans to depository institutions and acceptances of other banks.....	0.05	0.18	76	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	161.69	113.45	75	157.01	145.22	59	108.82	114.45	54	151.09	139.91	56	96.99	122.02	41
Loans to individuals	16.68	36.67	52	43.03	35.91	67	41.22	34.55	67	44.33	37.47	66	49.90	43.51	63
Credit card loans	2.44	2.64	73	6.44	2.59	82	6.22	2.77	82	7.17	3.30	81	9.22	4.34	79
Agricultural loans.....	2.08	1.66	73	4.78	1.94	82	4.53	1.86	81	5.83	1.88	83	5.85	2.18	82
Other loans and leases.....	55.67	47.86	68	21.70	47.52	33	22.82	51.06	31	25.05	49.54	32	29.48	52.44	37
Supplemental															
Non-owner occupied CRE loans / Gross loans	21.56	30.57	31	16.72	27.81	23	19.30	30.07	26	16.71	27.32	24	17.81	26.45	32
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	126.03	198.65	30	132.34	185.94	33	137.48	195.33	33	134.80	183.76	34	144.44	178.57	39
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	233.78	256.17	43	373.20	243.39	84	371.36	252.85	78	379.53	240.85	84	399.65	236.10	88

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	9.36	10.28	56	15.83	11.92	73	16.98	11.47	76	11.29	11.17	58	5.78	7.63	54
Liquid assets	26.06	28.10	44	32.48	27.16	65	37.48	29.03	74	27.90	26.22	60	20.73	22.44	54
Investment securities	17.92	21.67	39	18.96	18.78	55	22.48	21.63	57	19.86	17.85	60	17.93	16.99	57
Net loans and leases	59.63	59.31	51	61.40	60.99	47	55.38	58.67	38	65.44	61.58	57	72.13	63.77	69
Net loans, leases and standby letters of credit	61.88	60.12	51	61.65	61.79	47	55.58	59.49	37	65.69	62.48	54	72.36	64.84	68
Core deposits	81.73	76.85	61	86.66	73.69	96	87.17	75.71	97	85.62	70.67	98	84.22	63.09	98
Noncore funding	4.67	9.46	37	3.76	11.95	17	3.24	10.30	18	4.09	14.13	13	5.16	19.36	10
Time deposits of \$250K or more	1.47	1.46	61	1.13	1.96	33	0.99	1.58	36	1.31	2.11	35	2.06	2.94	38
Foreign deposits	0	0.32	79	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.57	1.11	48	1.26	1.22	64	1.01	1.23	61	1.28	1.47	62	1.11	1.94	53
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.57	0.44	60	1.26	0.60	74	1.01	0.54	71	1.28	0.54	75	1.11	0.48	66
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.07	1.03	36	0.02	1.11	29	0.14	1	43	0.02	1.24	24	0.90	3.01	29
Earning assets that reprice within 1 year	38.58	36.68	54	45.42	38.67	66	34.32	37.37	45	42.76	39.38	55	34.30	39.29	32
Interest-bearing liabilities that reprice within 1 year	6.21	6.16	68	4.02	7.73	29	3.36	6.39	31	4.26	8.20	27	7.40	10.19	34
Long-term debt that reprices within 1 year	0.01	0.22	65	0.15	0.28	67	0.12	0.26	68	0.16	0.47	63	0.24	0.96	57
Net assets that reprice within 1 year	32.35	29.01	57	41.25	29.49	77	30.84	29.65	51	38.34	29.11	69	26.66	26.63	45
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-6.11	-1.97	34	-15.34	-0.51	11	-17.94	-2.33	8	-8.70	3.20	13	-0.70	14.45	12
Net short-term noncore funding dependence	-9.52	-6.65	31	-17.52	-6.88	16	-19.71	-7.71	16	-11.23	-4.76	23	-2.39	3.38	25
Short-term investment / Short-term noncore funding	455.94	265.83	77	775.64	246.74	90	902.46	273.46	93	567	184.19	94	156.55	77.77	79
Liquid assets - short-term noncore funding / Nonliquid assets	32.46	35.38	51	45.09	30.67	74	56.95	36.68	77	35.93	28.18	69	21.50	16.97	70
Net loans and leases / Total deposits	70.70	73.06	45	69.93	76.22	33	62.82	72.79	28	75.27	79.43	36	83.42	90.31	31
Net loans and leases / Core deposits	72.96	78.05	44	70.85	83.77	24	63.54	78.25	22	76.43	88.34	26	85.65	103.93	22
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-5.95	-3.53	25	-0.83	0.62	7	-1.14	0.12	13	0.56	1.57	37		0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-4.15	-8.82	74	0.91	1.31	47	-0.27	-0.25	47	2.65	4.31	25	0.22	1.36	22
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15		0.02	0	72		-0.02		0.01	0.02	63	0	0	20
Percent of Investment Securities															
Held-to-maturity securities	51.73	20.27	88	27.46	12.84	74	29.05	14.28	75	28.37	11.38	78	0	12.67	14
Available-for-sale securities	47.75	77.97	11	71.50	85.49	23	70.21	83.77	25	70.70	87.23	19	98.85	85.40	71
U.S. Treasury securities	12.34	8.39	74	0	5.10	13	15.30	6.70	81	5.04	4.72	72	5.74	6.15	67
US agency securities (excluding mortgage-backed securities)	8.98	3.73	79	2.59	4.35	55	1.69	4.12	48	2.81	4.01	60	3.78	3.49	65
Municipal securities	0	7.89	6	0	9.71	7	0	8.22	6	0	9.83	7	1.66	7.75	32
Mortgage-backed securities	73.65	65.55	60	90.47	66.67	84	77.62	66.54	62	85.14	66.64	74	84.85	67.43	75
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	4.52	3.16	70	5.90	3.05	77	4.64	3.08	72	6.08	3.01	79	2.82	2.94	66
Mutual funds and equity securities	0.51	0.30	74	1.05	0.36	84	0.74	0.29	81	0.92	0.35	82	1.15	0.40	84
Debt securities 1 year or less	4.51	8.63	45	9.24	9.29	61	5.96	7.78	55	13.02	10.55	70	16.26	11.86	72
Debt securities 1 to 5 years	17	18.50	53	4.64	16.09	27	19.43	18.25	57	4.86	17.03	27	1.97	17.94	14
Debt securities over 5 years	77.97	70.45	58	85.08	72.48	67	73.86	71.11	43	81.19	69.86	62	80.62	66.02	62
Pledged securities	30.25	29.79	56	46.40	33.48	70	43.81	32.26	67	45.81	35.67	65	53.80	30.57	84
Structured notes, fair value	0	0.08	41	0.31	0.05	91	0	0.11	40	0.31	0.02	92	0.07	0.03	88
Percent Change from Prior Like Quarter															
Short-term investments	19.13	-1.29	73	389.54	156.41	87	75.47	27.98	79	145.24	183.32	55	2.38	26.69	43
Investment securities	90.46	28.40	91	15.81	31.91	38	32.13	31.36	57	38.91	23.62	76	4.50	11.75	45
Core deposits	89.99	14.47	97	35.27	29.18	74	18.82	16.94	67	27.54	26.88	60	11.43	11.23	64
Noncore funding	150.26	-10.65	98	-9.86	-25.09	70	-7.61	-14.79	63	-0.65	-12.18	65	55.07	6.59	90

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			13,011,154	12,098,417	10,682,378
Commit: Secured commercial real estate loans	4,268,985	1,688,212	1,903,623	1,565,869	1,350,900
Commit: Unsecured real estate loans	11,465	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	2,433,456	2,305,542	2,125,211
Securities underwriting	0	0	0	0	0
Standby letters of credit	2,447,960	137,693	116,072	126,109	94,739
Commercial and similar letters of credit	15,392	1,879	576	3,710	4,862
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	444,687	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	377,562	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	444,687	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	164,661	249,562	168,736	267,931	146,929
Written options contracts (interest rate)	2,108,394	254,005	132,326	284,908	97,961
Purchased options contracts (interest rate)	2,032,951	0	0	0	0
Interest rate swaps	15,939,832	0	0	0	0
Futures and forward foreign exchange	181,092	2,313	6,815	1,335	288
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)					22.31	22.78	56	24.22	22.01	62	26.82	23.52	67		
Standby letters of credit	2.25	0.64	93	0.26	0.67	24	0.20	0.65	19	0.25	0.71	25	0.24	0.84	23
Commercial and similar letters of credit	0.01	0.02	68	0	0.02	51	0	0.02	47	0.01	0.02	58	0.01	0.02	62
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.41	0.26	76	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0.35	0.18	78	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.41	0.17	83	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	18.81	45.51	54	0.94	42.67	6	0.53	46.30	6	1.11	48.62	5	0.62	68.47	5
Interest rate contracts	18.64	33.09	57	0.93	30.32	7	0.52	32.46	6	1.11	34.36	6	0.61	47.31	6
Interest rate futures and forward contracts	0.15	4.02	50	0.46	4.59	50	0.29	3.25	53	0.54	6.21	44	0.37	10.67	44
Written options contracts (interest rate)	1.94	1.59	78	0.47	2	44	0.23	1.41	40	0.57	2.18	42	0.25	2.47	38
Purchased options contracts (interest rate)	1.87	1.35	79	0	1.45	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	14.68	19.54	57	0	20.33	4	0	20.49	4	0	20.83	3	0	28.86	3
Foreign exchange contracts	0.17	6.48	68	0	6.19	52	0.01	6.30	55	0	6.01	51	0	10.12	45
Futures and forward foreign exchange contracts	0.17	3.96	70	0	3.83	54	0.01	3.78	58	0	3.47	51	0	5.23	46
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					39.59	44.98	54	38.29	42.82	62	40.08	45.53	61		

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	20,426,930	505,880	307,877	554,174	245,178
Interest rate contracts	20,245,838	503,567	301,062	552,839	244,890
Foreign exchange contracts.....	181,092	2,313	6,815	1,335	288
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	345,753	251,875	175,551	269,266	147,217
Written options	2,108,394	254,005	132,326	284,908	97,961
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	2,108,394	254,005	132,326	284,908	97,961
Purchased options	2,032,951	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	2,032,951	0	0	0	0
Swaps	15,939,832	0	0	0	0
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	20,426,930	505,880	307,877	554,174	245,178
Interest rate contracts	20,245,838	503,567	301,062	552,839	244,890
Foreign exchange contracts.....	181,092	2,313	6,815	1,335	288
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	18,984,221	251,875	175,551	269,266	147,217
One year or less	3,361,880	251,875	175,551	269,266	147,217
Over 1 year to 5 years	9,914,759	0	0	0	0
Over 5 years	5,707,582	0	0	0	0
Gross negative fair value (absolute value)	203,357	75	205	1,307	258
Gross positive fair value.....	110,328	8,610	3,425	9,568	1,994
Held for trading.....	0	0	0	0	0
Non-traded.....	110,328	8,610	3,425	9,568	1,994
Current credit exposure on risk-based capital derivative contracts	109,869	8,610	3,425	9,568	1,994
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.11	93.91	37	99.54	94.52	42	97.79	94.17	32	99.76	94.10	49	99.88	93.44	58
Foreign exchange contracts	0.89	3.18	68	0.46	3.16	62	2.21	3.47	71	0.24	3.49	56	0.12	3.20	46
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	1.69	10.22	39	49.79	12.82	91	57.02	11.16	92	48.59	14.05	88	60.04	13.49	93
Written options	10.32	6.03	74	50.21	8.11	96	42.98	6.28	96	51.41	8.18	96	39.96	5.91	96
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	10.32	5.74	75	50.21	7.80	97	42.98	5.96	96	51.41	7.73	97	39.96	5.10	96
Purchased options	9.95	3.59	82	0	3.58	20	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	9.95	3.11	84	0	3.15	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	78.03	74.58	40	0	69.64	3	0	74.26	3	0	68.76	3	0	69.75	2
Held for trading	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	99.11	57.41	64	99.54	54.11	71	97.79	56.71	63	99.76	53.82	73	99.88	52.22	76
Foreign exchange contracts	0.89	0.37	86	0.46	0.45	80	2.21	0.40	89	0.24	0.46	78	0.12	0.34	72
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	92.94	92.63	32	49.79	90.92	5	57.02	92.53	9	48.59	91.48	6	60.04	93.86	8
One year or less	16.46	27.97	47	49.79	26.80	76	57.02	27.56	79	48.59	32.05	72	60.04	32.17	75
Over 1 year to 5 years	48.54	26.35	80	0	28.69	4	0	27.01	5	0	27.06	3	0	30.45	4
Over 5 years	27.94	29.53	51	0	30.03	5	0	29.89	5	0	29.56	5	0	28.09	5
Gross negative fair value (absolute value)	1	1.21	40	0.01	1.21	4	0.07	0.98	9	0.24	1.55	11	0.11	0.83	10
Gross positive fair value	0.54	1.52	17	1.70	1.70	49	1.11	1.34	40	1.73	2.23	42	0.81	1.19	35
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.06	47	0	0.05	5	0	0.04	6	0	0.07	7	0	0.06	7
Gross positive fair value (X)	0.01	0.06	32	0	0.07	11	0	0.05	10	0	0.09	10	0	0.07	9
Held for trading (X)	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.01	0.01	59	0	0.01	27	0	0.01	23	0	0.02	30	0	0.01	28
Current credit exposure (X)	0.01	0.04	45	0	0.05	18	0	0.04	17	0	0.06	17	0	0.05	13
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.13	0.47	44	0.03	0.61	18	0.01	0.46	17	0.03	0.85	18	0.01	0.73	13

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		178,493		224,314		224,314		225,141		223,712					
Gross losses		292,141		8,563		35,422		45,105		43,027					
Write-downs, transfers to loans held-for-sale		2,632		0		0		0		0					
Recoveries		18,211		5,874		26,436		22,657		13,015					
Net losses		273,930		2,689		8,986		22,448		30,012					
Provision for loan and lease losses		401,024		-10,974		-36,835		58,352		31,441					
Adjustments		542,693		0		0		-36,731		0					
Ending balance		848,280		210,651		178,493		224,314		225,141					
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets	1.47	0.04	98	-0.09	-0.11	46	-0.07	-0.09	51	0.13	0.51	8	0.08	0.15	35
Provision for loan and lease losses / Average loans and leases	2.50	0.06	98	-0.13	-0.20	47	-0.11	-0.16	50	0.18	0.82	4	0.12	0.24	35
Provision for loan and lease losses / Net loan and lease losses	146.40	49.50	68	-408.11	-168.35	21	-409.92	-105.48	18	259.94	487.86	37	104.76	130.58	40
Allowance for loan and lease losses / Total loans and leases not held for sale	1.29	1.20	63	0.63	1.49	6	0.55	1.23	9	0.68	1.58	8	0.78	0.83	46
Allowance for loan and lease losses / Total loans and leases	1.29	1.17	64	0.63	1.47	6	0.55	1.20	9	0.68	1.55	8	0.78	0.81	48
Allowance for loan and lease losses / Net loans and leases losses (X)	0.77	38.27	0	19.58	18.09	70	19.86	21.39	64	9.99	11.58	62	7.50	8.03	67
Allowance for loan and lease losses / Nonaccrual assets	157.54	355.27	22	108.28	291.29	12	148.37	364.13	15	117.15	299.17	14	185.01	218.72	60
ALLL / 90+ days past due + nonaccrual loans and leases	147.96	284.19	27	104.33	246.27	17	140.29	287.08	23	113.67	244.34	19	150.86	151.73	63
Gross loan and lease losses / Average loans and leases	1.82	0.17	96	0.10	0.24	31	0.11	0.19	38	0.14	0.34	31	0.16	0.28	37
Recoveries / Average loans and leases	0.11	0.07	79	0.07	0.08	55	0.08	0.08	56	0.07	0.07	58	0.05	0.08	40
Net losses / Average loans and leases	1.71	0.09	98	0.03	0.16	28	0.03	0.11	29	0.07	0.27	24	0.11	0.21	43
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	97	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	51.41	10.98	97	13.02	7.39	79	58.61	34.67	83	52.66	33.98	81	32.81	36.22	56
Earnings coverage of net loan and lease losses (X)	2.29	38.54	21	67.08	25.70	81	73.98	39.72	77	30.12	22.91	74	20.77	24.40	61
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Real estate loans	1.26	-0.01	99	-0.02	0.03	19	-0.02	0.02	17	0.01	0.04	31	0.01	0.01	54
Real estate loans secured by 1–4 family	3.74	-0.02	99	-0.05	-0.01	15	-0.04	-0.02	24	-0.01	0.01	31	0.03	0.01	70
Revolving	-0.48	-0.08	6	-0.08	-0.03	18	-0.09	-0.07	24	-0.02	0.01	30	0.06	0.02	69
Closed-end	4.42	-0.02	99	-0.04	-0.01	18	-0.03	-0.01	28	0	0	39	0.01	0	65
Commercial real estate loans	-0.01	0	23	0	0.05	29	-0.02	0.04	9	0.01	0.07	35	0	0.01	50
Construction and land development	-0.03	-0.02	22	0.04	0	84	-0.08	0	10	-0.04	0	17	-0.01	-0.01	38
1–4 family	0	0	58	0	0	58	0.01	0	89	0	0	34	0	0	55
Other	-0.03	-0.01	17	0.04	0	88	-0.09	0	7	-0.04	0	13	-0.01	-0.01	33
Multifamily	-0.07	0	3	-0.03	0	3	0.46	0.01	98	0	0	84	0	0	56
Nonfarm nonresidential	0	0.01	32	-0.01	0.07	19	-0.02	0.05	7	0.02	0.11	32	0	0.02	49
Owner-occupied	0	0	26	0	0.01	21	0	0.01	20	0.01	0.02	58	0	0.01	31
Other	0	0	30	0	0.06	17	-0.02	0.04	6	0.01	0.08	38	0	0.01	61
Real estate loans secured by farmland	0	0	17	-0.01	0	15	-0.01	0	18	-0.01	0.02	10	-0.01	0.01	13
Commercial and industrial loans	2.23	0.11	97	0.14	0.20	53	0.16	0.17	56	0.13	0.47	25	0.27	0.37	46
Loans to individuals	0.48	0.70	39	0.41	1.06	29	0.40	0.71	38	0.75	1.13	50	1	1.17	54
Credit card loans	1.16	1.88	25	1.21	2.41	27	1.13	1.84	23	2.38	2.92	34	3	3.11	43
Agricultural loans	0.25	0	92	0.14	0.02	87	-0.02	0.02	19	0.08	0.19	68	0.05	0.08	70
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	2.99	0.16	97	-0.17	0.09	4	-0.07	0.10	5	-0.06	0.15	3	0.03	0.15	46

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		318,690		93,229		68,501		126,320		165,859
90+ days past due loans and leases		35,146		7,377		6,925		5,862		27,548
Nonaccrual loans and leases		538,172		194,534		120,306		191,483		121,689
Total past due and nonaccrual loans and leases		892,008		295,140		195,732		323,665		315,096
Restructured 30–89 days past due		2,210		3,454		3,459		5,390		8,817
Restructured 90+ days past due		11		12		66		39		2,738
Restructured nonaccrual		51,641		56,067		47,331		50,404		41,378
Total restructured loans and leases		53,862		59,533		50,856		55,833		52,933
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		142,833		147,741		136,922		141,292		103,496
Other real estate owned		43,123		48,512		39,328		50,890		46,591
Other Assets										
30–89 days past due		3,257		0		0		0		0
90+ days past due		2,515		0		0		0		0
Nonaccrual		296		0		0		0		0
Total other assets past due and nonaccrual		6,068		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.49	0.32	80	0.28	0.33	53	0.21	0.32	40	0.38
90+ days past due loans and leases	0.05	0.10	63	0.02	0.11	46	0.02	0.10	48	0.02
Nonaccrual loans and leases	0.82	0.44	88	0.58	0.65	50	0.37	0.46	41	0.58
90+ days past due and nonaccrual loans and leases	0.87	0.59	79	0.61	0.82	44	0.39	0.62	34	0.60
30–89 days past due restructured	0	0.01	57	0.01	0.01	75	0.01	0.01	76	0.02
90+ days past due restructured	0	0	62	0	0	61	0	0	64	0
Nonaccrual restructured	0.08	0.10	55	0.17	0.13	67	0.15	0.10	71	0.15
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0.01
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.49	0.32	81	0.28	0.33	53	0.21	0.32	40	0.38
90+ days past due assets	0.06	0.10	63	0.02	0.11	46	0.02	0.10	48	0.02
Nonaccrual assets	0.82	0.45	87	0.58	0.66	49	0.37	0.47	41	0.58
30+ days past due and nonaccrual assets	1.37	0.94	80	0.89	1.18	44	0.60	0.97	32	0.98
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.53	0.35	80	0.37	0.50	44	0.22	0.36	29	0.40
90+ days past due and nonaccrual assets + other real estate owned	0.57	0.36	81	0.46	0.53	53	0.29	0.37	41	0.50
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.67	0.41	81	0.73	0.58	71	0.51	0.41	70	0.78
Allowance for loan and lease losses	85.63	62.77	77	187.16	69.27	91	168.12	62.64	90	173.46
Equity capital + allowance for loan and lease losses	6.36	3.67	85	8.70	5.03	85	6.10	3.60	83	8.74
Tier 1 capital + allowance for loan and lease losses	6.47	4.23	79	9.37	5.96	82	6.58	4.30	77	9.54
Loans and leases + other real estate owned	1.11	0.69	83	1.18	0.97	70	0.92	0.71	70	1.18

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.46	0.26	82	0.30	0.31	59	0.20	0.26	45	0.40	0.39	60	0.57	0.38	80
	90+ days past due		0.05	0.13	65	0.02	0.13	53	0.02	0.12	58	0.02	0.16	49	0.10	0.16	65
	Nonaccrual.....		0.72	0.51	76	0.73	0.76	58	0.40	0.52	45	0.74	0.76	60	0.49	0.46	60
Commercial and industrial	30–89 days past due		0.44	0.26	77	0.20	0.22	58	0.14	0.24	46	0.18	0.23	53	0.42	0.31	73
	90+ days past due		0.05	0.03	76	0.01	0.02	63	0.01	0.04	50	0.01	0.03	52	0.06	0.05	69
	Nonaccrual.....		1.24	0.53	86	0.19	0.69	18	0.30	0.57	34	0.12	0.75	11	0.18	0.83	18
Individuals	30–89 days past due		0.53	0.67	42	0.47	0.53	48	0.55	0.63	50	0.71	0.83	47	0.78	0.83	46
	90+ days past due		0.06	0.08	64	0.06	0.11	58	0.05	0.09	57	0.07	0.14	51	0.12	0.17	61
	Nonaccrual.....		0.23	0.16	73	0.21	0.22	58	0.20	0.17	64	0.22	0.28	58	0.17	0.17	58
Depository institution loans	30–89 days past due		9.77	0	97		0.01			0.01			0				0
	90+ days past due		0	0	48		0			0			0				0
	Nonaccrual.....		0.57	0.01	95		0			0			0				0
Agricultural	30–89 days past due		0.63	0.16	84	0.11	0.17	67	0.10	0.07	72	0.06	0.17	63	0.34	0.24	71
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0.10	0.71	56	0.30	0.44	65	0.12	0.70	61	0.24	0.49	60	0.49	0.67	66
Foreign governments	30–89 days past due		0	0		0.03			0.50			0				0.07	
	90+ days past due		0	0		0			0			0				0	
	Nonaccrual.....		0.23			0.04			0.15			0.09				0.03	
Other loans and leases	30–89 days past due		0.75	0.13	91	0.11	0.13	65	0.09	0.12	64	0.61	0.18	86	0.75	0.20	89
	90+ days past due		0.09	0.01	94	0	0.01	34	0	0.01	34	0	0.01	33	0.03	0.01	85
	Nonaccrual.....		0.45	0.08	89	0.49	0.15	84	0.32	0.09	86	0.40	0.15	81	0.15	0.13	71

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.54	0.44	66	0.60	0.47	70	0.33	0.46	44	0.81	0.65	73	1.08	0.67	82
	90+ days past due	0.10	0.25	65	0	0.28	37	0	0.24	36	0	0.33	33	0.16	0.31	71
	Nonaccrual	0.81	0.68	70	1.45	0.88	80	0.93	0.71	75	1.47	0.89	80	0.86	0.73	67
Revolving	30–89 days past due	0.38	0.27	67	0.28	0.31	48	0.33	0.28	60	0.65	0.48	69	0.48	0.45	53
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0.08	0.05	78
	Nonaccrual	1.17	1.02	72	1.38	1.31	71	1	1.18	70	1.23	1.13	69	0.95	1	67
Closed-end	30–89 days past due	0.56	0.46	67	0.71	0.48	74	0.33	0.49	46	0.86	0.65	74	1.34	0.70	85
	90+ days past due	0.11	0.28	70	0	0.31	42	0	0.26	37	0	0.38	34	0.20	0.35	71
Junior lien	30–89 days past due	0.75	0.66	68	1.48	0.85	81	0.91	0.67	71	1.56	0.87	82	0.82	0.70	63
	Nonaccrual	0.01	0.01	64	0.03	0.01	83	0.01	0.01	42	0.03	0.02	78	0.07	0.02	88
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0.02	0	93
	Nonaccrual	0.08	0.03	85	0.21	0.05	93	0.14	0.03	92	0.22	0.04	96	0.05	0.04	61
Commercial real estate	30–89 days past due	0.43	0.16	88	0.15	0.22	53	0.14	0.15	63	0.20	0.26	57	0.30	0.18	79
	90+ days past due	0.03	0.01	84	0.04	0.02	77	0.03	0.01	89	0.03	0.02	78	0.07	0.03	75
	Nonaccrual	0.68	0.37	81	0.38	0.62	40	0.16	0.38	28	0.38	0.62	42	0.29	0.23	69
Construction and development	30–89 days past due	1.88	0.19	95	0.13	0.22	56	0.07	0.17	59	0.19	0.28	57	0.51	0.28	75
	90+ days past due	0	0	38	0.04	0.01	89	0	0.01	38	0	0.01	35	0.12	0.02	92
	Nonaccrual	0.72	0.17	89	0.53	0.50	75	0.23	0.20	74	0.51	0.41	76	0.51	0.20	86
1–4 family	30–89 days past due	0.03	0.03	71	0.03	0.03	69	0	0.02	30	0.03	0.03	70	0.06	0.06	67
	90+ days past due	0	0	47	0.04	0	96	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0.17	0.02	94
Other	30–89 days past due	1.85	0.14	95	0.10	0.16	65	0.07	0.13	71	0.16	0.22	64	0.45	0.20	79
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0.12	0.01	95
	Nonaccrual	0.72	0.14	90	0.53	0.43	75	0.23	0.16	78	0.51	0.35	78	0.35	0.17	85
Multifamily	30–89 days past due	0.01	0.06	60	0.38	0.08	90	0.12	0.07	75	0.11	0.09	72	0.32	0.08	88
	90+ days past due	0.02	0	94	0.34	0	97	0	0	46	0.05	0	95	0.25	0	96
	Nonaccrual	0.19	0.12	78	0.08	0.13	62	0.51	0.17	82	0.13	0.11	69	0.20	0.05	87
Nonfarm non-residential	30–89 days past due	0.26	0.13	80	0.14	0.20	50	0.15	0.13	70	0.21	0.23	59	0.27	0.14	80
	90+ days past due	0.03	0.01	85	0.03	0.02	76	0.04	0.01	90	0.03	0.02	79	0.06	0.03	76
	Nonaccrual	0.73	0.45	80	0.37	0.78	33	0.15	0.45	22	0.37	0.80	32	0.27	0.28	56
Owner Occupied	30–89 days past due	0.17	0.04	96	0.09	0.06	76	0.13	0.04	87	0.10	0.07	69	0.20	0.07	91
	90+ days past due	0.03	0	92	0.01	0	83	0.04	0	93	0.03	0	89	0.05	0.01	85
	Nonaccrual	0.14	0.17	46	0.26	0.32	49	0.11	0.17	42	0.29	0.27	56	0.21	0.16	64
Other	30–89 days past due	0.09	0.08	74	0.05	0.12	49	0.02	0.08	53	0.11	0.14	59	0.07	0.07	65
	90+ days past due	0	0.01	39	0.02	0.01	81	0	0	77	0	0.01	68	0.01	0.01	70
	Nonaccrual	0.59	0.24	86	0.11	0.40	28	0.03	0.23	28	0.09	0.44	28	0.06	0.10	51
Farmland	30–89 days past due	0	0.17	31	0.14	0.13	72	0.26	0.10	81	0.15	0.11	75	0.11	0.23	58
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	85
	Nonaccrual	0.02	0.67	43	0.01	1.14	41	0.02	0.69	46	0.02	1.13	39	0	0.84	39
Credit card	30–89 days past due	0.87	0.87	51	0.83	0.75	48	0.85	0.81	52	1.06	0.95	56	1.25	1.19	50
	90+ days past due	0.38	0.45	50	0.43	0.56	45	0.34	0.45	43	0.41	0.63	37	0.65	0.78	40
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	5,360,244	9,816	9,816	9,816	54,710										
Retained earnings	4,633,718	4,005,318	4,377,712	3,867,252	3,658,197										
Accumulated other comprehensive income (AOCI)	-305,320	-33,671	9,776	12,263	-126,723										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	9,688,642	3,981,463	4,397,304	3,889,331	3,586,184										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	497,836	357,893	347,014	360,919	368,603										
Accumulated other comprehensive income-related adjustments	-305,318	-33,672	9,775	12,263	-126,724										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	9,496,124	3,657,242	4,040,515	3,516,149	3,344,305										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	9,496,124	3,657,242	4,040,515	3,516,149	3,344,305										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	880,849	339,937	339,937	339,937	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	880,849	339,937	339,937	339,937	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	880,849	339,937	339,937	339,937	0										
Tier 1 Capital	10,376,973	3,997,179	4,380,452	3,856,086	3,344,305										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	1,060,865	498,500	478,500	504,500	161,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	679,103	205,439	182,734	216,626	226,196										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	1,739,968	703,939	661,234	721,126	387,196										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	1,739,968	703,939	661,234	721,126	387,196										
Exited advanced approach tier 2 capital															
Total capital	12,116,941	4,701,118	5,041,686	4,577,212	3,731,501										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	109,145,544	51,321,196	58,096,551	49,448,146	38,318,696										
Less: Deductions from common equity tier 1 capital	497,836	357,892	347,014	360,919	368,603										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	108,647,708	50,963,304	57,749,537	49,087,227	37,950,093										
Total risk-weighted assets	83,746,481	33,255,504	35,133,847	33,144,151	30,798,479										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	11.34	12.18	37	11	12.54	25	11.50	12.37	38	10.61	12.35	26	10.86	12.11	29
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	12.39	12.88	46	12.02	13.31	29	12.47	13.11	42	11.63	13.08	26	10.86	12.78	20
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.47	14.72	55	14.14	15.37	29	14.35	14.91	48	13.81	15.23	27	12.12	14.36	10
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.55	9.06	68	7.84	9.15	11	7.59	8.98	16	7.86	9.13	12	8.81	9.76	26
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	18,401	0	0	0	0	0	
Total property and casualty assets	18,401	0	0	0	0	0	
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0	0	
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0	0	
Total insurance underwriting equity	12,957	0	0	0	0	0	
Total property and casualty equity	12,957	0	0	0	0	0	
Total life and health equity	0	0	0	0	0	0	
Total insurance underwriting net income	3,656	0	0	0	0	0	
Total property and casualty	3,656	0	0	0	0	0	
Total life and health	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C)	1,167	0	0	0	0	0	
Unearned premiums (P/C)	55	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0	0	
Separate account liabilities (L/H)	0	0	0	0	0	0	
Insurance activities revenue	12,189	4,521	17,401	16,512	14,429	169.61	225.39
Other insurance activities income	5,918	4,521	17,401	16,512	14,429	30.90	57.98
Insurance and reinsurance underwriting income	6,271	0	0	0	0	0	
Premiums	6,271	0	0	0	0	0	
Credit related insurance underwriting	0	0	0	0	0	0	
Other insurance underwriting	6,271	0	0	0	0	0	
Insurance benefits, losses, expenses	1,608	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries	13,929	0	0	0	0	0	
Life insurance assets	1,400,760	114,873	115,991	114,259	113,423	1119.40	5152.59

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0.02	0	91	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	50.48	77		54.39			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	49.52	22		45.61			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.64			12.21			13.40			11.24			7.26	
Insurance activities revenue / Adjusted operating income	0.79	0.38	80	0.91	0.38	81	0.86	0.36	81	0.86	0.41	79	0.78	0.47	77
Premium income / Insurance activities revenue	51.45	3.33	93	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income	0	37.50	32		33.33			32.99			38.23			34.91	
Other premium income / Total premium income	100	62.50	67		66.67			67.01			61.77			65.09	
Insurance underwriting net income / Consolidated net income	1.35	0.02	97	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	112.87	25.60	88		22.15			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		150.40			3.56			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums	25.64	2,703.20	35		1,367.96			927.51			447.82			233.61	
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47		0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.01	0	94	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.48	12.22	49	2.73	11	19	2.54	12	16	2.80	11.03	21	3.18	11.51	22
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		14,701			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0.01	0.46	77	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	382,565	4,415	14,364	5,031	7,150
Real estate loans.....	26,852	4,415	14,364	5,031	7,150
Commercial and industrial loans	303,854	0	0	0	0
Loans to depository institutions and other banks acceptances	737	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	51,122	0	0	0	0
Debt securities	293,674	0	0	0	0
Interest-bearing bank balances	107,299	0	0	0	0
Total selected foreign assets	783,538	4,415	14,364	5,031	7,150
Total foreign deposits	219	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	219	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans	0.08	1.62	42		1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	8,565.12	10.28	97	-34.27	-6.17	16	185.51	6.83	94	-29.64	-2.40	15	64.97	22.48	87
Total selected assets.....	17,647.18	17.19	97	-34.27	-2.56	16	185.51	9.48	93	-29.64	2.04	15	64.97	12.40	89
Deposits		-5.48			2.95			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.14	0.05	0.06	0.06	0.06	
Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
30–89 Days Past Due Securitized Assets						5-Year
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		30,000	20,002	173,104	229,692	149,842	49.99	
Dividends		30,000	20,000	173,091	229,685	149,819	50.00	
Interest		0	2	13	7	23	-100.00	
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	17	66	91	140	-100.00	
Dividends		0	0	0	0	0		
Interest		0	17	66	91	140	-100.00	
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		30,000	20,019	173,170	229,783	149,982	49.86	
Securities gains (losses)		0	0	0	0	20		-100.00
Other operating income		901	467	1,999	4,428	1,400	92.93	295.18
Total operating income		30,901	20,486	175,169	234,211	151,402	50.84	13277.06
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		3,371	3,409	13,565	12,062	1,400	-1.11	1023.67
Other expenses		3,433	3,036	14,289	17,922	15,283	13.08	52.44
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		6,804	6,445	27,854	29,984	16,683	5.57	166.61
Income (loss) before taxes		26,688	30,052	181,396	233,622	155,344	-11.19	
Applicable income taxes (credit)		-490	2,379	2,089	879	892		
Extraordinary items								
Income before undistributed income of subsidiaries		27,178	27,673	179,307	232,743	154,452	-1.79	
Equity in undistributed income of subsidiaries		243,787	119,643	368,152	258,980	302,919	103.76	253.31
Bank subsidiaries		243,259	119,643	368,155	259,295	302,903	103.32	253.24
Nonbank subsidiaries		528	0	-3	-315	16		291.11
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		270,965	147,316	547,459	491,723	457,371	83.93	300.71
Memoranda								
Bank net income		273,259	139,643	541,246	488,980	452,722	95.68	296.80
Nonbank net income		528	0	-3	-315	16		291.11
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		10,815,906	97.14	4,696,592	95.68	4,987,350	93.93	4,622,461	3,763,947	130.29	258.23
Common and preferred stock		10,815,906	97.14	4,695,384	95.65	4,987,350	93.93	4,621,675	3,763,947	130.35	258.32
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	1,208	0.02	0	0	786	0	-100.00	-100.00
Investment in nonbank subsidiaries		47,060	0.42	3,242	0.07	3,238	0.06	3,242	3,556	1351.57	14.22
Common and preferred stock		47,060	0.42	3,241	0.07	3,237	0.06	3,241	3,555	1352.02	14.22
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	1	0	1	0	1	1	1	-100.00
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		99,946	0.90	108,896	2.22	97,528	1.84	93,690	85,348	-8.22	-9.54
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		121,634	1.09	53,288	1.09	173,662	3.27	49,658	4,514	128.26	685.44
Cash and due from unrelated depository institution		6,374	0.06	2,903	0.06	5,773	0.11	1,665	2,606	119.57	-42.59
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		41,240	0.37	41,240	0.84	41,240	0.78	41,240	41,240	0.00	0.00
Other assets		2,241	0.02	2,688	0.05	633	0.01	7,351	3,923	-16.63	35.90
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		11,134,401	100.00	4,908,849	100.00	5,309,424	100.00	4,819,307	3,905,134	126.82	243.61
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		64,250	0.58	0	0	67,825	1.28	0	40,277		
Borrowings with maturity over 1 year		0	0	78,550	1.60	0	0	82,125	96,425	-100.00	
Subordinated notes and debentures		347,579	3.12	346,748	7.06	347,371	6.54	346,541	0	0.24	2217.19
Other liabilities		7,074	0.06	10,287	0.21	8,190	0.15	9,539	9,858	-31.23	-43.34
Balance due to subsidiaries and related institutions		146,007	1.31	151,864	3.09	148,797	2.80	151,834	172,390	-3.86	30.09
Total liabilities		564,910	5.07	587,449	11.97	572,183	10.78	590,039	318,950	-3.84	304.32
Equity Capital		10,569,491	94.93	4,321,400	88.03	4,737,241	89.22	4,229,268	3,586,184	144.58	240.87
Perpetual preferred stock (income surplus)		880,849	7.91	339,937	6.92	339,937	6.40	339,937	0	159.12	
Common stock		16,001	0.14	9,816	0.20	9,816	0.18	9,816	10,629	63.01	33.23
Common surplus		5,344,243	48	0	0	0	0	0	44,081		711.06
Retained earnings		4,633,718	41.62	4,005,318	81.59	4,377,712	82.45	3,867,252	3,658,197	15.69	82.38
Accumulated other comprehensive income		-305,320	-2.74	-33,671	-0.69	9,776	0.18	12,263	-126,723		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		11,134,401	100.00	4,908,849	100.00	5,309,424	100.00	4,819,307	3,905,134	126.82	243.61
Memoranda											
Loans and advances from bank subsidiaries		40,000	0.36	46,000	0.94	40,000	0.75	46,000	65,000	-13.04	
Loans and advances from nonbank subsidiaries		105,972	0.95	105,842	2.16	105,942	2	105,809	105,677	0.12	-5.29
Notes payable to subsidiaries that issued TPS		105,972	0.95	105,842	2.16	105,942	2	105,809	105,677	0.12	-5.29
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
Profitability																
Net income / Average equity capital	10.40	9.94	57	13.78	12.54	63	12.27	11.94	60	12.44	7.29	88	12.88	9.68	84	
Bank net income / Average equity investment in banks	13.83	10.44	80	11.99	12.55	53	11.29	11.80	51	11.41	7.45	80	12.81	10.51	77	
Nonbank net income / Average equity investment in nonbanks	8.40	11.36	55	0	12.53	16	-0.09	13.12	10	-9.53	9.75	3	0.08	7.89	21	
Subsidiary HCs net income / Average equity investment in sub HCs	8.34			11.69			10.11				7.01			8.55		
Bank net income / Parent net income	100.85	97.54	38	94.79	95.97	26	98.87	96.79	31	99.44	88.16	29	98.98	82.22	32	
Nonbank net income / Parent net income	0.19	3.43	45	0	2.83	15		3.40			3.59		0	5.93	21	
Subsidiary holding companies' net income / Parent net income		80.23		65.70			65.35			68.34				74		
Leverage																
Total liabilities / Equity capital	5.34	16.87	25	13.59	17.74	50	12.08	16.81	49	13.95	20.06	51	8.89	20.43	39	
Total debt / Equity capital	3.90	11.65	33	9.84	11.90	55	8.76	11.71	52	10.14	14.41	55	3.81	14.31	34	
Total debt + notes payable to subs that issued TPS / Equity capital	4.90	13.71	26	12.29	14.30	51	11	13.63	48	12.64	16.67	51	6.76	16.36	34	
Total debt + Loans guaranteed for affiliate / Equity capital	3.90	11.72	33	9.84	12.02	55	8.76	11.77	51	10.14	14.68	54	3.81	14.56	34	
Total debt / Equity capital – excess over fair value	3.90	11.75	33	9.84	12	55	8.76	11.81	52	10.14	14.52	55	3.81	14.51	34	
Long-term debt / Equity capital	3.29	11.08	31	9.84	11.33	55	7.33	10.95	50	10.14	13.56	55	2.69	13.04	34	
Short-term debt / Equity capital	0.61	0.49	82	0	0.52	41	1.43	0.57	81	0	0.77	38	1.12	1.02	80	
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40	
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38	
Long-term debt / Consolidated long-term debt	13.36	40.81	27	34.85	35.48	48	31.25	39.86	37	34.62	34.67	50	18.31	28.44	40	
Double Leverage																
Equity investment in subs / Equity capital	102.78	103.47	54	108.73	102.85	81	105.35	103.22	67	109.35	102.81	84	105.06	103.22	60	
Total investment in subs / Equity capital	102.78	108.45	42	108.76	108.21	69	105.35	108.40	54	109.37	110.16	70	105.06	111.07	46	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	0.27	0.38	54	0.64	0.22	78	0.46	0.29	67	0.80	0.47	68	0.40	0.36	56	
Equity investment in subs – equity cap / Net income-div (X)	0.29	1.31	23	0.68	0.74	58	0.50	1.05	40	0.86	1.82	34	0.41	1.22	26	
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	135.99	129.62	56	115.37	111.20	55	266.88	152.85	87	384.19	136.59	96	437.43	177.68	93	
Cash from ops + noncash items + op expense / Op expense + dividend	129.12	125.04	56	151.38	98.58	71	264.93	154.48	86	381.45	147.24	95	422.97	190.27	91	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-151.81	98.29	3	125.26	85.35	71	259.76	98.54	96	159.19	134.08	73	98.82	116.34	28	
Pretax operating income + interest expense / Interest expense	891.69	2,251.18	46	981.55	1,142.88	58	1,437.24	1,835.33	53	2,036.84	2,016.32	75	11,196	1,968.54	94	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	778.05	1,728.15	39	851.11	1,357.31	52	1,241	1,770.77	51	1,635.17	1,539.23	75	2,602.32	1,632.83	78	
Dividends + interest from subsidiaries / Interest expense + dividends	152.67	145.40	58	158.14	117.86	72	342.48	174.12	89	536.73	150.43	95	784.22	210.80	96	
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30	
Net income / Current part of long-term debt + preferred dividends (X)	36.38	20.52	83	31.78	33.13	65	29.52	47.61	65	34.97	35.64	74		57.11		
Other Ratios																
Net assets that reprice within 1 year / Total assets	-1.51	3.42	10	-2.54	3.97	7	-3.31	3.44	7	-2.66	3.85	8	-5.17	2.64	7	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due		0.24			0.05			0.17			0.10			0.04		
Nonaccrual		0.75			1.22			0.92			1.03			0.54		
Total		1			1.27			1.09			1.13			0.58		
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0.04	1.70	42	0	1.80	31	0	1.76	33	0	2.66	28	0	5.62	26	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36	

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct		
Payout Ratios — Parent																	
Dividends declared / Income before undistributed income.....	59.90	64.91	51	33.43	74.87	21	20.63	66.37	13	13.21	81.10	6	11.48	57.84	6		
Dividends declared / Net income	6.01	33.46	11	6.28	23.13	17	6.76	28.27	12	6.25	42.29	12	3.88	33.08	10		
Net income – dividends / Average equity.....	9.77	6.76	79	12.92	9.52	75	11.44	8.62	76	11.66	4.14	92	12.38	6.46	93		
Percent of Dividends Paid																	
Dividends from bank subsidiaries	184.29	124.34	70	216.22	101.14	84	467.83	155.92	91	746.94	132.17	97	845.24	178.13	95		
Dividends from nonbank subsidiaries	0	1.65	31	0	3.28	30	0	4.90	22	0	3.41	23	0	7.53	19		
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42		
Dividends from all subsidiaries	184.29	153.16	63	216.22	128.99	80	467.83	203.53	87	746.94	174.85	97	845.24	260.40	92		
Payout Ratios — Subsidiaries:																	
Percent of Bank Net Income																	
Dividends from bank subsidiaries	10.98	43.39	32	14.32	30.63	36	31.98	45.96	32	46.97	60.28	39	33.09	66.55	22		
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	49	0	0.11	54	0	0.36	42	0.01	0.54	42		
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36		
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46		
Operating income from bank subsidiaries	10.98	49.34	28	14.32	33.49	33	31.98	51.33	30	46.97	62.88	38	33.10	69.36	20		
Percent of Nonbank Net Income																	
Dividends from nonbank subsidiaries	0	31.46	24		47.24			62.63			56.39		0	82.95	12		
Interest income from nonbank subsidiaries.....	0	2.20	37		2.80			2.44			7.38		875	20.25	98		
Management and service fees from nonbank subsidiaries	0	0.46	41		0.53			0.37			0.86		0	1.92	38		
Other income from nonbank subsidiaries.....	0	0.06	48		0.09			0.07			0.16		0	1.06	43		
Operating income from nonbank subsidiaries	0	39.06	17		69.48			87.22			79.84		875	150.41	94		
Percent of Subsidiary Holding Companies' Net Income																	
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23			
Interest income from subsidiary holding companies		11.88			6.44			5.26			8.40			6.54			
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36			
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29			
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49			
Dependence on Subsidiaries:																	
Percent of Total Operating Income																	
Dividends from bank subsidiaries	97.08	60.28	57	97.63	58.57	63	98.81	74.16	64	98.07	69.76	68	98.95	67.32	74		
Interest income from bank subsidiaries.....	0	1.04	25	0.01	0.72	50	0.01	0.23	52	0	0.63	40	0.02	0.80	41		
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36		
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44		
Operating income from bank subsidiaries	97.08	73.91	42	97.64	71.70	51	98.82	83.13	55	98.07	82.20	53	98.97	78.80	62		
Dividends from nonbank subsidiaries	0	4.30	30	0	5.32	29	0	3.07	21	0	1.95	23	0	2.65	19		
Interest income from nonbank subsidiaries.....	0	0.21	40	0.08	0.82	78	0.04	0.18	78	0.04	0.73	73	0.09	1.19	68		
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41		
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44		
Operating income from nonbank subsidiaries	0	6.88	25	0.08	10.59	53	0.04	4.67	34	0.04	4.70	37	0.09	7.29	32		
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43		
Interest income from subsidiary holding companies	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44		
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49		
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48		
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40		
Loans and advances from subsidiaries / Short term debt.....	227.19	225.56	70		142.34			215.17	158.10	71			135.13		423.76	83.37	94
Loans and advances from subsidiaries / Total debt	35.44	28.43	63	35.70	29.59	65	35.15	26.38	67	35.41	27.08	66	124.85	28.33	93		